Electronic Acknowledgement Receipt				
EFS ID:	1320085			
Application Number:	10748710			
International Application Number:				
Confirmation Number:	2111			
Title of Invention:	Payment systems and methods for earning incentives using at least two financial instruments			
First Named Inventor/Applicant Name:	Craig Shapiro			
Customer Number:	32137			
Filer:	Mark Montague/Debra Quadrino			
Filer Authorized By:	Mark Montague			
Attorney Docket Number:	27167-000			
Receipt Date:	17-NOV-2006			
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Application Type:	Utility			

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Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Filed	27167000IDS.pdf	128845	no	3
Warnings:					

Information:							
This is not an USPTO supplied IDS fillable form							
2	Foreign Reference	27167000PCTSearchReport. pdf	149881	no	3		
Warnings:							
Information:							
3	Foreign Reference	27167000Article.pdf	5721998	no	81		
Warnings:							
Information:							
		Total Files Size (in bytes):	6000724				

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.